

BANK/BRANCH NO: 288/ 215

**CERTIFICATE OF DEPOSIT
AGREEMENT & RECEIPT
NON-TRANSFERABLE**

Copy
original *returned*
12/18/95
m/953/005
CERTIFICATE OF DEPOSIT

DEPOSITOR(S) NAME AND ADDRESS STATE OF UTAH DIVISION OF OIL AND GAS AND US DEPT OF INTERIOR, BLM USMX OF UTAH, INC. 3 TRAUD CENTER, SUITE 350 355 W. NORTH TEMPLE SALT LAKE CITY UTAH 84180		ACCOUNT NO: ACCOUNT NUMBER AUTOMATICALLY RENEWABLE THIS CERTIFICATE WILL AUTOMATICALLY RENEW AT MATURITY.
SOCIAL SECURITY NO:		
DATE OF DEPOSIT: 09/06/95 DEPOSIT AMOUNT: \$1,000,000.00		INTEREST RATE: 5.05000% ANNUAL PERCENTAGE YIELD: 5.15%
YOUR ACCOUNT WILL MATURE ON: 12/06/95 YOUR ACCOUNT WILL MATURE IN: 3 MONTHS <input checked="" type="checkbox"/> INTEREST WILL BE COMPOUNDED AND CREDITED at maturity INTEREST WILL BE PAID OUT BY CHECK TRANSFER TO		
ACCOUNT TERMS <ul style="list-style-type: none"> * The interest rate and annual percentage yield for your account are indicated at the top of this document. You will be paid this rate until the maturity date of the certificate. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. The interest rate on your account may be adjusted upon renewal. Interest begins to accrue on the business day you deposit noncash items (e.g., checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. * This account will automatically renew at maturity. You will have a grace period of ten (10) calendar days from the maturity date to withdraw funds without penalty. Interest will be paid during this ten (10) day period if the amount withdrawn is deposited in another time certificate at this bank. The bank may upon not less than 30 days written notice elect to call this certificate for payment on a maturity date. * This certificate is an agreement to keep funds on deposit with the bank until the current maturity date. Except as required by law, withdrawal prior to maturity will be permitted only with the consent of the bank which may only be given at the time of withdrawal. * Except as Prohibited by law, we will impose a penalty if you withdraw any of the deposited funds before the maturity date. The penalty will be assessed on the amount withdrawn. The fee imposed will equal: Three (3) months interest on accounts with terms less than one (1) year; Six (6) months interest on accounts with terms one (1) year or greater. * You may not make deposits into your account until the maturity date. You may make partial withdrawals from your account prior to maturity; however, except as prohibited by law, we will impose the early withdrawal penalty on the amount withdrawn. The minimum withdrawal amount is \$1,000. If a withdrawal is made, your remaining balance must meet minimum opening balance requirements. Partial withdrawals are not allowed on accounts with balances \$100,000 and over. * This deposit is not transferable. This certificate may not be paid to any person other than the named depositor(s). Any person requesting payment of this certificate will be required to establish to the satisfaction of the bank, that (s)he is the depositor. 		